

Date: May 7, 1982

By:

Janet R. Gregory

Its: Assistant Vice President

ACKNOWLEDGEMENT

COUNTY OF Montgomery

Before me, Notary Public in and for the jurisdiction
aforesaid, personally appeared this date, Janet R. Gregory
personally well known (or satisfactorily proven) to me to be the
Assistant Vice President of Standard Federal Savings and Loan Association
, who, being first duly sworn, did
acknowledge that he/she executed said Instrument as the free act
for the uses and purposes therein contained.

WITNESS my hand and official seal this 07 day of
May, 1982

Biller Ann Grekan
Notary Public

My Commission expires the
'01 day of July, 1982.

(NOTARIAL SEAL)

Re: Edward F. Taylor
50-034996